

## **Payer Telehealth Policies**

### **A Reference Guide for Ambulatory Practices**

#### **Background**

In 2020, State Executive Orders, federal waivers, and actions taken by payers expanded telehealth coverage and reimbursement.<sup>1,2</sup> During the 2021 legislative session, the Maryland General Assembly passed legislation (Chapter 70/Chapter 71) extending certain coverage for telehealth, including audio-only through June 30, 2023.<sup>3</sup> Telehealth policies among government payers (Medicare and Medicaid) are similar. There is close alignment of telehealth policies among private payers for fully-insured<sup>4</sup> plans; variation in coverage may exist across self-funded plans.<sup>5,6</sup>

The Department of Health and Human Services, Office for Civil Rights (OCR) is the federal agency responsible for enforcing the Health Insurance Portability and Accountability Act of 1996 (HIPAA) Privacy and Security Rules. OCR is exercising enforcement discretion and not imposing penalties for noncompliance with HIPAA in connection with the good faith provision of telehealth during the nationwide public health emergency.<sup>7</sup> This includes use of non-public facing video chat and text-based applications, such as Apple FaceTime and Facebook Messenger. Public-facing applications such as TikTok and Facebook Live are not permitted.<sup>8</sup>

#### **About this Reference Guide**

The tables that follow include information from payer websites and was not audited for accuracy. Information presented herein is intended for educational purposes; users of this document are encouraged to contact payers for the most up to date information. Practices are encouraged to verify patient eligibility and reimbursement for telehealth.

---

<sup>1</sup> The Department of Health and Human Services first declared a public health emergency in January 2020. States will be provided with 60-day notice prior to termination of the public health emergency.

<sup>2</sup> Governor Hogan enacted a Maryland State of Emergency in March 2020, which expired on July 1, 2021. Governor Hogan enacted a State of Emergency on January 4, 2022 for the duration of 30-days.

<sup>3</sup> More information is available at: [mgaleg.maryland.gov/mgawebsite/Legislation/Details/HB0123](https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/HB0123).

<sup>4</sup> COMAR 10.25.16.02(B)(5): Fully-insured plans are those where an employer pays a per-employee premium to a payer to assume the risk of providing health care coverage for their employees or an individual pays a premium to an insurance carrier for health care coverage.

<sup>5</sup> COMAR 31.11.02.02(B)(8): Self-funded plans (also known as self-insured) are those where an employer pays to provide its employees with hospital, medical, surgical, or major medical benefits on an expense-incurred basis similar to benefits which could be provided under a group health insurance policy.

<sup>6</sup> In 2013, Maryland law (Md Code, Insurance Art., §15–139.) requires payers to reimburse for services that can be appropriately delivered via telehealth in the same manner as in-person. More information is available at: [mgaleg.maryland.gov/mgawebsite/laws/StatuteText?article=gin&section=15-139&enactments=false](https://mgaleg.maryland.gov/mgawebsite/laws/StatuteText?article=gin&section=15-139&enactments=false).

<sup>7</sup> See n. 1, *Supra*.

<sup>8</sup> OCR Announces Notification of Enforcement Discretion for Telehealth Remote Communications During the COVID-19 Nationwide Public Health Emergency. More information is available at: [www.hhs.gov/about/news/2020/03/17/ocr-announces-notification-of-enforcement-discretion-for-telehealth-remote-communications-during-the-covid-19.html](https://www.hhs.gov/about/news/2020/03/17/ocr-announces-notification-of-enforcement-discretion-for-telehealth-remote-communications-during-the-covid-19.html).

## Government Payers

	Maryland Medicaid	Medicare
	Eligibility	
<b>Providers</b>	<ul style="list-style-type: none"> <li>Somatic Care: As permitted by applicable licensing board <ul style="list-style-type: none"> <li><a href="#">Telehealth Program Manual</a>, Page 2</li> </ul> </li> <li>Behavioral Health <ul style="list-style-type: none"> <li><a href="#">Guidance regarding Telehealth Expansion Regulations</a>, Page 2</li> </ul> </li> <li><a href="#">COVID-19 #4b: Temporary Authorization of Audio-Only Health Care Services to Mitigate Possible Spread of Novel Coronavirus ("COVID-19") Executive Order No. 20-03-20-01</a>, Page 3</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Centers for Medicare and Medicaid Services (CMS) Telehealth Services</a>, Pages 3-4</li> <li><a href="#">COVID-19 Emergency Declaration Blanket Waivers for Health Care Providers</a>, Page 9</li> </ul>
<b>Locations</b>	<ul style="list-style-type: none"> <li>Originating Site <ul style="list-style-type: none"> <li><a href="#">Telehealth Program Manual</a>, Page 2</li> <li><a href="#">COVID-19 #1: Temporary Expansion of Medicaid Regulations to Permit Delivery of Telehealth Services to the Home to Mitigate Possible Spread of Novel Coronavirus ("COVID-19")</a>, Page 1</li> </ul> </li> <li>Hub/Distant Site <ul style="list-style-type: none"> <li><a href="#">Telehealth Program Manual</a>, Page 2</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Originating Site <ul style="list-style-type: none"> <li><a href="#">Centers for Medicare and Medicaid Services (CMS) Telehealth Services</a>, Pages 3-4</li> <li><a href="#">Medicare Telemedicine Health Care Provider Fact Sheet</a></li> </ul> </li> <li>Distant Site <ul style="list-style-type: none"> <li><a href="#">Centers for Medicare and Medicaid Services (CMS) Telehealth Services</a>, Pages 3-4</li> </ul> </li> </ul>
<b>Technology</b>	<ul style="list-style-type: none"> <li><a href="#">Telehealth Program Manual</a>, Pages 2-3</li> <li><a href="#">COVID-19 #1: Temporary Expansion of Medicaid Regulations to Permit Delivery of Telehealth Services to the Home to Mitigate Possible Spread of Novel Coronavirus ("COVID-19")</a>, Page 2</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Telehealth</a></li> <li><a href="#">eVisit</a></li> <li><a href="#">Virtual Check In</a></li> </ul>
	Billing	
<b>Originating Site</b>	<ul style="list-style-type: none"> <li><a href="#">Telehealth Program Manual</a>, Page 3</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Centers for Medicare and Medicaid Services (CMS) Telehealth Services</a>, Page 5</li> </ul>
<b>Services</b>	<ul style="list-style-type: none"> <li><b>Audio-Visual</b>, "GT" modifier <ul style="list-style-type: none"> <li><a href="#">Telehealth Program Manual</a>, Page 3</li> </ul> </li> <li><b>Audio-Only</b>, "-UB" modifier <ul style="list-style-type: none"> <li><a href="#">COVID-19 #4a: Temporary Authorization of Audio-Only Health Care Services to Mitigate Possible Spread of Novel Coronavirus ("COVID-19") Executive Order No. 20-03-20-01</a>, Page 3</li> <li><a href="#">Preserve Telehealth Access Act of 2021</a></li> <li><a href="#">Guidance on the Continuation of Telehealth for ABA Services</a></li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li><b>Audio-visual and Audio-only</b>, POS 02 and GT-modifier (critical access hospitals only)</li> <li><a href="#">List of Medicare Telehealth Services Payable under Physician Fee Schedule</a></li> </ul> </li> <li><b>Audio-Only</b> <ul style="list-style-type: none"> <li><a href="#">List of Medicare Telehealth Services Payable under Physician Fee Schedule</a></li> </ul> </li> </ul>

	Maryland Medicaid	Medicare
	Billing	
<b>Services</b>	<ul style="list-style-type: none"> <li>• <b>Behavioral Health Additional Guidance</b> <ul style="list-style-type: none"> <li>○ <a href="#">COVID-19 #4a: Temporary Authorization of Audio-Only Health Care Services to Mitigate Possible Spread of Novel Coronavirus (“COVID-19”) Executive Order No. 20-03-20-01</a> ), Pages 2-4</li> <li>○ <a href="#">Guidance regarding Telehealth Expansion Regulations</a>, Page 2</li> <li>○ <a href="#">Guidance on the Continuation of Telehealth for ABA Services</a></li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• <b>Virtual Check-Ins (several modalities)</b> <ul style="list-style-type: none"> <li>○ Not related to a medical visit within the previous 7 days</li> <li>○ Does not lead to a medical visit within the next 24 hours</li> <li>○ <a href="#">Medicare Telemedicine Health Care Provider Fact Sheet</a></li> </ul> </li> <li>• <b>E-Visit (online portal)</b> <ul style="list-style-type: none"> <li>○ Patient initiated</li> <li>○ Occurs over a maximum of 7 days</li> <li>○ <a href="#">Medicare Telemedicine Health Care Provider Fact Sheet</a></li> </ul> </li> </ul>
<b>Cost-Sharing</b> (Copayments, Deductibles, Coinsurance)	<ul style="list-style-type: none"> <li>• <a href="#">Telehealth Program Manual</a>, Page 3</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Medicare Telemedicine Health Care Provider Fact Sheet</a></li> <li>• <a href="#">Medicare Telehealth</a></li> </ul>
	Additional Resources	
	<ol style="list-style-type: none"> <li>1. <a href="#">Maryland Medicaid Telehealth Program Website</a></li> <li>2. <a href="#">Maryland Medicaid Provider Guidance</a></li> <li>3. <a href="#">FAQ for Behavioral Health Providers</a></li> </ol>	<ol style="list-style-type: none"> <li>1. <a href="#">2021 Annual Update to the Therapy Code List</a></li> </ol>

## Private Payers

	Aetna	CareFirst	Cigna	Kaiser	UnitedHealthcare
<b>Payer Sponsored Telehealth Program (through third-party vendor)</b>	<ul style="list-style-type: none"> <li><a href="#">Telehealth services</a></li> </ul>	<ul style="list-style-type: none"> <li><a href="#">CareFirst Video Visit</a></li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Cigna Telehealth Connection</a></li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Convenient ways to get care</a></li> </ul>	<ul style="list-style-type: none"> <li><a href="#">24/7 Virtual Visit</a></li> </ul>
<b>Eligibility</b>					
<b>Providers</b>	<ul style="list-style-type: none"> <li><a href="#">Aetna Availity Portal</a></li> </ul>	<ul style="list-style-type: none"> <li><a href="#">CareFirst Provider Manual</a>, Pages 18, 173-174</li> <li><a href="#">CareFirst Healthcare Providers Webpage</a></li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Cigna Reimbursement Policy Virtual Care</a>, Pages 1-2</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">COVID-19 Telehealth Reference Guide for Participating Network Providers</a>, Page 2</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Telehealth and Telemedicine Policy</a>, Pages 2-3</li> </ul>
<b>Locations</b>	<ul style="list-style-type: none"> <li><a href="#">Aetna Availity Portal</a></li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Medical Policy Reference Manual, Medical Policy Operating Procedure, 2.01.072A Telemedicine</a></li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Cigna Reimbursement Policy Virtual Care</a>, Pages 1-2</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">COVID-19 Telehealth Reference Guide for Participating Network Providers</a>, Page 2</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Telehealth and Telemedicine Policy</a>, Page 2</li> </ul>
<b>Billing</b>					
<b>Technology</b>	<ul style="list-style-type: none"> <li><a href="#">Aetna Availity Portal</a></li> <li><a href="#">COVID-19: Telemedicine FAQs</a></li> </ul>	<ul style="list-style-type: none"> <li>Interactive audio, video, or other electronic media               <ul style="list-style-type: none"> <li><a href="#">CareFirst Provider Manual</a>, Pages 18, 173-174</li> </ul> </li> <li><i>Audio only consultations using 99056</i> <ul style="list-style-type: none"> <li><a href="#">CareFirst Procedure Code/Modifier/Place of Service Instructions for Telemedicine Claims During Covid-19 Public Health Emergency</a></li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Cigna Reimbursement Policy Virtual Care</a>, Pages 1-2</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">COVID-19 Telehealth Reference Guide for Participating Network Providers</a>, Page 7</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Telehealth and Telemedicine Policy</a>, Page 3</li> </ul>

	Aetna	CareFirst	Cigna	Kaiser	UnitedHealthcare
	<b>Billing</b>				
<b>Services</b>	<b>Audio-visual</b> <ul style="list-style-type: none"> <li>Somatic <ul style="list-style-type: none"> <li><a href="#">Aetna Availability Portal</a></li> </ul> </li> <li>Behavioral Health <ul style="list-style-type: none"> <li><a href="#">Approved Behavioral Health Telemedicine Services</a></li> </ul> </li> </ul> <b>Audio only</b> <ul style="list-style-type: none"> <li><a href="#">Aetna Availability Portal</a></li> </ul>	<b>Audio-visual</b> , GT or 95 Modifier and POS 02 <b>Audio-only</b> adds CPT 99056 <ul style="list-style-type: none"> <li><a href="#">CareFirst Procedure Code/Modifier/Place of Service Instructions for Telemedicine Claims During Covid-19 Public Health Emergency</a></li> </ul>	<b>Audio-visual</b> , HCPCS modifier-GT or CPT modifier-95 <b>Audio Only</b> , CPT modifier-GQ (93 and FQ effective 7/1/2022) <ul style="list-style-type: none"> <li><a href="#">Cigna Reimbursement Policy Virtual Care</a>, Pages 4-11</li> </ul>	<b>Audio-visual</b> , GT or 95 modifier or POS 02 or 10 <b>Audio-only</b> , GQ modifier or POS 02 or 10 <ul style="list-style-type: none"> <li><a href="#">COVID-19 Telehealth Reference Guide for Participating Network Providers</a>, Pages 4-6</li> </ul>	<b>Audio-visual</b> , POS 02 or 10 <b>Audio-only</b> , with POS 02 or 10 and 93 or FQ <ul style="list-style-type: none"> <li><a href="#">Telehealth Eligible Services Codes List</a></li> <li><a href="#">PT/OT/ST Eligible Services Codes List</a></li> <li><a href="#">Communication Technology-Based Services and Remote Physiologic Monitoring Eligible Codes</a></li> <li><a href="#">Optum Provider Express Virtual Visits (Behavioral Health)</a></li> <li><a href="#">Optum Provider Express COVID-19 Updates (Behavioral Health)</a></li> </ul>
	<b>Resources</b>				
	1. <a href="#">COVID-19: Telemedicine FAQs</a> 2. <a href="#">COVID-19: Billing and coding FAQs</a>	1. <a href="#">Message from CareFirst CEO</a>	1. <a href="#">Cigna Coronavirus (COVID-19) Interim Billing Guidance for Providers</a> 2. <a href="#">Cigna Telehealth Connection</a> 3. <a href="#">Cigna Telehealth Connection Presentation</a> 4. <a href="#">Cigna Reimbursement Policy Virtual Care</a> 5. <a href="#">COVID-19: Interim Guidance</a>		1. <a href="#">COVID-19 UnitedHealthcare Telehealth Services: Care Provider Coding Guidelines</a> 2. <a href="#">COVID-19 Physical, Occupational and Speech Therapy Telehealth</a> 3. <a href="#">Telehealth Services for Physical, Occupational and Speech Therapy</a> 4. <a href="#">Chiropractic Therapy</a> 5. <a href="#">Telehealth Services for Chiropractors</a>

## Questions

This document was developed by Justine Springer, MHCC Program Manager.

For questions, email [justine.springer@maryland.gov](mailto:justine.springer@maryland.gov).